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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/071,615	02/05/2002	Paul Stoxen	40655.3900	9857

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EXAMINER

STERRETT, JONATHAN G

ART UNIT PAPER NUMBER

3623

DATE MAILED: 09/15/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

10/071,615

Applicant(s)

STOXEN ET AL.

Examiner

Jonathan G. Sterrett

Art Unit

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 17 July 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-38 is/are pending in the application.
- 4a) Of the above claim(s) 20-38 is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-19 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date 2-5-02.

- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_.

**DETAILED ACTION**

***Response to Election/Restriction***

1. **Claims 1-19** are pending in the application. **Claims 20-38** are withdrawn. This action is responsive to the election of July 17, 2006. The examiner notes that these claims were elected without traverse.

***Claim Rejections - 35 USC § 112***

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:  
  
The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.
3. **Claim 19** is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.
4. **Claim 19** recites the limitation "said handler" in the last limitation in the claim (where a dispatcher forwards event requests to 'said handler') where prior to this limitation in the claim there are two handlers mentioned. There is insufficient antecedent basis for this limitation in the claim. Furthermore, it is not clear which handler is being referred to.

***Claim Rejections - 35 USC § 103***

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

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(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. **Claims 1-16, 18 and 19** are rejected under 35 U.S.C. 103(a) as being unpatentable over McDonough US 6,070,142 (hereinafter **McDonough**).

Regarding **Claim 1**, McDonough teaches:

**a customer interface system configured to accept event request data from at least one customer; and**

Figure 3 #320, VRU's are a client interface configure to accept request data from cuustomers calling in (i.e. client's)

**a computerized account processing system communicating with said customer system to facilitate product or service fulfillment for said customer, said account processing system further comprising:**

**at least one handler system configured to facilitate said event request from said customer; and**

Figure 3 #370, the CTI Interface is a computer system configure to facilitate how event requests from the customers (i.e. the clients)

**at least one worker utility invoked by said handler system to perform tasks associated with said event request.**

Figure 3, the employee work station is a worker utility (see also the Fax, Web, Email, and PC Direct Servers and the Kiosk – these are also worker utilities, in an automated context, to perform tasks associated with the event request).

McDonough does not teach where the customer interface is a client (i.e. a client-server interface).

However, it is old and well known in the art for a client-server interface to be used for a customer interface (i.e. over the web). This provides for the benefit of utilizing the widespread use of the internet to handle customer inquiries and service.

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of McDonough, regarding using a customer interface to handle customer inquiries and requests, to include the step of handling the customer inquiries and requests using a client-server interface, because it would provide the benefit of utilizing the widespread accessibility provided by the internet.

Regarding **Claim 2**, McDonough teaches providing servers to provide access to customers over the web (see column 6 line 59-61). The use of servers to provide service to the customer also include for fax, email and video. McDonough does not teach the use of a server to run the application software for account processing.

The use of servers to run applications is old and well known in the art. Servers are known to provide a standardized and reliable platform for which to run applications.

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of McDonough, regarding using a computer system to provide customer service, to include the step of running the system using a server, because it provide a reliable way to provide customer service over the internet.

Regarding **Claims 3 and 4**, McDonough teaches using servers as the hardware platform for providing service to customers.

McDonough does not teach where:

said application server is a J2EE-compliant Java Application Server, as per Claim 3; and wherein said handler is a software module deployed as a Java Object, as per Claim 4.

However, using Java as a programming language (i.e. to create Java Objects), as per Claim 4; and using a J2EE-compliant Java Application Server, as per Claim 3, are known standards in the art of computing that provide the benefit of reliability in utilizing the Java (and associated J2EE hardware standard).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of McDonough, regarding using servers to provide customer service, to include the steps using Java as a programming language (i.e. to create Java Objects), as per Claim 4; and using a J2EE-compliant Java Application

Server, as per Claim 3, because it would provide a reliable hardware and software application for providing customer service.

Regarding **Claim 5**, McDonough teaches:

**a dispatcher for directing event requests from said client to the appropriate handler.**

Figure 3 #360, the routing engine directs customer requests for service (i.e. event requests) to the appropriate handler. See also column 7 line 33-35.

Regarding **Claim 6**, McDonough teaches:

**wherein said worker is configured to perform a specific task by communicating with an interface.**

Column 8 line 25-30, calls routed to a worker use a workstation interface to handle the calls (i.e. perform a specific task by handling the call, since the call is routed to the worker based on the kind of call it is).

Regarding **Claim 7**, McDonough teaches providing a loan to a customer (column 12 line 45-50 but does not teach the worker interfacing with any one of the following to do so:

**credit bureaus, databases, new card services, card authorization services, general accounts system, and new card services.**

However, it is old and well known in the art to interface with a credit bureau for processing a loan for a customer to determine if the customer is creditworthy.

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of McDonough, regarding a worker providing customer service to upsell a new loan to a customer, to have the worker interface with a credit bureau as part of the upsell task, because it would ensure the customer is creditworthy for the new loan.

Regarding **Claim 8**, McDonough teaches:

**wherein said handler is configured to facilitate a new account application process.**

Column 12 line 45-50, routing calls to CSR's based on upsell opportunities for a new loan, facilitate a new account application process for that loan.

Regarding **Claim 9**, McDonough teaches:

**wherein said handler is configured to execute fulfillment logic to deliver said products or services.**

Column 7 line 35-40, the routing rules (i.e. fulfillment logic) route a call based on the customers implied or expressed need (i.e. need for products or services).

Regarding **Claim 10**, McDonough teaches:



**wherein said handler is configured to facilitate an authentication of a user.**

Column 10 line 64-68, customers calling in identify themselves to the VRU. – see also column 7 line 35-40, the DNIS and ANI information along with customer profile information is used to authenticate the customer. –see also column 8 line 30, the customer's identify has been established due to an authentication.

Regarding **Claim 11**, McDonough teaches determining a customer's identity, as discussed above. McDonough also teaches that customers can request services and products over the internet. McDonough does not teach:

**wherein said handler is configured to facilitate a sign-on process for online users.**

It is old and well known in the art to require user's to sign-on (i.e. a sign on process) using a user ID and password to authenticate their identity. Using a password and ID in combination is known to provide a secure way to authenticate a customer (i.e. facilitate a sign-on process).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of McDonough, regarding facilitating a sign-on process using a password/ID combination, because it would authenticate the customer attempting to logon to their account over the internet.

Regarding **Claim 12**, McDonough teaches:

**said handler configured with communication protocols for communicating with the workers.**

Column 9 line 55-60, CORBA is used for messaging in handling calls (i.e. a communication protocol for communicating with the workers to handoff calls and requests).

Regarding **Claim 13**, McDonough teaches:

**wherein said worker is a discrete unit of work to perform a specific task.**

Column 11 line 65-column 12 line 4, requests are routed to workers based on the resource requirements for that particular request (i.e. the discrete unit of work to perform the specific task associated with a customer. The system uses a discrete unit of work to handle a task associated with a request because the system is balancing requests with resources – see column 12 line 65- column 13 line 3).

Regarding **Claim 14**, McDonough teaches:

**wherein said event request further comprises an event selected from a group of events consisting of:** online banking account set-up, credit bureau access, epay account set-up, brokerage account set-up, membership banking set-up, user authentication, **electronic payment**, savings account set-up, checking account setup, and rewards program setup.

Column 12 line 45-50, the customer is contacting to pay off a loan (i.e. an electronic payment). The customer who has a checking account may be sold other services.

Column 9 line 48-50, customers request a loan payment (i.e. an electronic payment).

Regarding **Claim 15**, McDonough teaches:

one or more of the following workers:

**an email worker;**

Figure 3 #358 "email server" is an email worker.

**a CBI worker;**

**an application specific worker;**

**a profile worker; and**

**a data capture worker.**

Regarding **Claim 16**, McDonough teaches routing service requests to handle customers who may be interested in a new loan, as discussed above. McDonough does not teach where the worker handling the customer request is a CBI (i.e. Credit Bureau Interface):

However, it is old and well known in the art to interface with a CBI to determine if a customer is creditworthy when the customer is applying to borrow money (i.e. a loan).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of McDonough about providing an upsell opportunity to a customer for a new loan, to include the step of the worker interfacing with a CBI, because it would provide for a determination of the customer's creditworthiness for the new loan.

Regarding **Claim 18**, McDonough teaches:

**further comprising a web server user interface.**

Figure 3 #354, customers may place a service request through a web server.

Regarding **Claim 19**, McDonough teaches the limitations above except for:

**at least two workers configured to process one or more tasks to facilitate said event request;**

Figure 3 #390, the quality performance center (i.e. a performance tracking worker) tracks the performance of one or more tasks (see also column 11 line 25-30). The tracking of the performance of the call center facilitates the event requests in that it helps management make improvements so that customer contact performance is improved –see column 11 line 32.

Figure 3 #350 & #354, the fax and web servers are workers that are configured to handle requests (e.g. fax documents) to facilitate calls (i.e. facilitate event requests).

**wherein at least one of said workers is a performance tracking worker configured to track the performance of one or more tasks;**

Figure 3 #390, the quality performance center (i.e. a performance tracking worker) tracks the performance of one or more tasks (see also column 11 line 25-30).

**at least two handlers for processing product or service requests received from said client by invoking said at least two workers to perform tasks associated with said event request;**

Column 11 line 25-30, the quality performance center provides tracking of calls (i.e. tasks associated with the event requests, i.e. the calls).

**wherein at least one of said at least two handlers is a test handler configured to test for component availability and report status to said client;**

column 11 line 60-65, the quality performance center monitors and reports on the performance of the call center (i.e. testing and reporting).

**and a dispatcher for receiving said event requests and forwarding to said handler to fulfill said event request.**

Figure 3 #370, the CTI interface (i.e. a dispatcher) uses the routing engine to route requests to the various servers (#350, 354, 358) and to the employee work station.

7. **Claim 17** is rejected under 35 U.S.C. 103(a) as being unpatentable over McDonough US 6,070,142 (hereinafter **McDonough**) in view of Cunningham US 6,014,645 (hereinafter **Cunningham**).

Regarding **Claim 17**, McDonough teaches upselling customers on new products they may be interested in, including new loans. McDonough does not teach:

**said CBI worker is configured with suitable protocols for communicating with a CBI server; wherein said CBI server interfaces with at least one credit bureau.**

Cunningham teaches:

**said CBI worker is configured with suitable protocols for communicating with a CBI server;**

column 3 line 28-33, the user applies for credit at a website, where the server hosting the website communicates with a card service server (i.e. a CBI server)

**wherein said CBI server interfaces with at least one credit bureau.**

Column 3 line 28-33, the card service server interfaces with the servers of other credit bureaus (i.e. at the Credit Bureau Interface) to determine the user's creditworthiness.

McDonough teaches that users may request service from an internet portal.

Cunningham's invention provides for matching credit cards with users who apply over the internet by providing for a credit bureau interface. Cunningham's invention, since it operates over the internet, provides for significant savings over other methods of a user securing a credit card, since it is able to access a number of financial institutions

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for a given user (column 1 line 25-30). Cunningham's invention also increases customer satisfaction by providing them with a number of credit card offers to choose from (column 2 line 3-5, the examiner interprets customers being able to learn of and reviewing their options as increasing their customer satisfaction, since it is improving their selection process).

McDonough and Cunningham both address utilizing computer networks to provide customer service through a computerized system running on those networks, thus both McDonough and Cunningham are analogous art.

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of McDonough, regarding offering an upsell loan to a customer, to include the automated credit bureau interface of Cunningham, because it would automate the locating of various credit card offers for a customer and thus improve their customer satisfaction at being able to better select a credit card.

### ***Conclusion***

8. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Cullen 6,272,528 discloses a computer method for delivery of financial services.

Lebda 6,385,594 discloses a method for coordinating a loan over the internet.

"The American Express Cards", 12-24-1996 webpages from web.archive.org, pp.1-4.

Essex, David, "Big Dreams for tiny money", Dec 13, 1999, ComputerWorld, Framingham, Vol.33, Iss. 50, pg.66, 1pgs, ProQuest ID 47371441.

Schatz, Amy; "Credit card companies offer special plastic for buying on the web", Dec 19, 1999, Austin American Statesman, p.g. E1, ProQuest ID 47331600.

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jonathan G. Sterrett whose telephone number is 571-272-6881. The examiner can normally be reached on 8-6.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tariq Hafiz can be reached on 571-272-6729. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you



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have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

JGS 9-1-2006

JGS

Romain Jeanty  
Primary Examiner  
Art Unit 3623